

06-05-02

H2 509103/W

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application: Terry H. Beck et al.

Serial No.: 10/086,406 Filed: March 1, 2002 Confirmation No.: 1280

Art Unit: 2151

For: SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK

PRESENTMENT

Commissioner for Patents Washington, D.C. 20231

Sir:

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Technology Center 2100

## INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. 1.56, counsel wishes to make of record the attached items of information for the Examiner's consideration in connection with this application. Also enclosed is a form PTO-1449 for the Examiner's convenience in making such consideration of record. Inclusion herein of any particular item of information is not to be construed as an admission that same is prior art.

The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. 09-0528.

Respectfully submitted,

Jeffrey R. McFadden Reg. No. 46,916

WOMBLE CARLYLE SANDRIDGE & RICE, PLLC

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Tel: 336-574-8060 Fax: 336-574-4514

Date: Vune 4, 200 File No.: 4770-108 (31.2)

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	A	4,264,808	4/1981	Owens et al.		235	379			
	В	4,270,042	5/1981	Case		235	379	+-		
	C	4,523,330	6/1985	Cain		382	7	-		
	D	4,694,397	9/1987	Grant et al.		364	408	+		
	Е	4,823,264	4/1989	Deming		364	408	+		
	F	5,038,283	8/1991	Caveney		364	403	+		
	G	5,237,159	8/1993	Stephens et al.		235	379	+		
	н	5,301,350	4/1994	Rogan et al.		395	800	+		
	I	5,412,190	5/1995	Josephson et al.		235	379	_		
	J	5,532,464	7/1996	Josephson et al.		235	379	+		
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	K	5,668,897	9/1997	Stolfo		382	283			
	L	5,677,955	10/1997	Doggett et al.		380	24			
	М	5,691,524	11/1997	Josephson		235	379			
	N	5,754,674	5/1998	Ott et al.		382	112			
	0	5,783,808	7/1998	Josephson		235	379			
	P	5,784,503	7/1998	Bleecker, III et al.		382	306			
	Q	5,790,260	8/1998	Myers		358	296			
	R	5,832,463	11/1998	Funk		705	35			
	S	5,848,400	12/1998	Chang		705	35			
	T	5,930,778	7/1999	Geer		705	45			
	U	5,937,084	8/1999	Crabtree et al.		382	137			
	V	5,940,844	8/1999	Cahill et al.		707	526			
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

/Harish Dass/

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EXAMINER

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Sheet 2 of 3

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FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DKT NO. 106, 21 SERIAL NO. 4770-108 (31.2)					
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				PATENT DOCUMENTS						
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	W	6,059,185	5/2000	Funk et al.	235	379				
	X	6,097,834	8/2000	Krouse et al.	382	137				
	Y	6,181,837	1/2001	Cahill et al	382	305				
	Z	6,282,308	8/2001	Cossette	382	137		4/199		
	AA	6,301,379	10/2001	Thompson et al.	382	137		2/199		
	BB	US2001/001873 9A1	8/2001	Anderson et al.	713	176	,	12/20	100	
	cc	US2001/003729 9A1	11/2001	Nichols et al.	705	42		5/200	1	
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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents Washington, DC 20231

Sir:



## CERTIFICATE OF MAILING/EXPRESS MAIL

"Express Mail" Mailing Label Number: EL795277780US

Date of Deposit: 6-4-02

I hereby certify that this paper, which is an Information Disclosure Statement for an application entitled SYSTEM AND METHOD FOR IMAGE BASED ELECTRONIC CHECK PRESENTMENT (Our File No. 4770-108 (31.2)), is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, DC 20231.

Mailed By: Muhol Mia

Nichol Neal